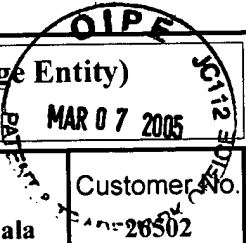


WAF

AMENDMENT TRANSMITTAL LETTER (Large Entity)				Docket No. END920010075US1	
Applicant(s): Leonard E. Frey et al					
Application No. 10/040,799	Filing Date 01/07/2002	Examiner Srirama T. Channavajjala	Customer No. 26502	Group Art Unit 2164	Confirmation No. 2893



 MAR 07 2005

Invention: TRANSACTION METHOD AND SYSTEM

COMMISSIONER FOR PATENTS:

Transmitted herewith is an amendment in the above-identified application.
The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	19 -	20 =	0	x \$50.00	\$0.00
INDEP. CLAIMS	3 -	3 =	0	x \$200.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00

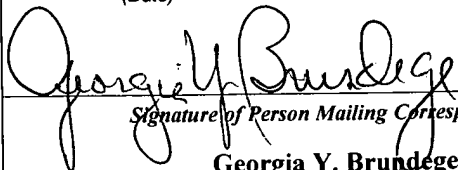
- ☒ No additional fee is required for amendment.
- ☐ Please charge Deposit Account No. _____ in the amount of _____
- ☐ A check in the amount of _____ to cover the filing fee is enclosed.
- ☒ The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account 09-0457
 - ☒ Any additional filing fees required under 37 C.F.R. 1.16.
 - ☒ Any patent application processing fees under 37 CFR 1.17.
- ☐ Payment by credit card. Form PTO-2038.

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Signature

Dated: 03/01/05

John R. Pivnichny
 Reg. No. 43,001
 IBM Corporation IP Law Dept. IQ0A/Bldg. 40-3
 1701 North Street
 Endicott, NY 13760
 Telephone: 607-429-4358
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Georgia Y. Brundage	
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cc: Records



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**RESPONSE UNDER 37 CFR 1.116-
EXPEDITED PROCEDURE-
EXAMINING GROUP 2164**

Docket No.: END920010075US1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of: Leonard E. Frey et al.

Group Art Unit: 2164	:	IBM Corporation
Examiner: Srirama T. Channavajjala	:	Intellectual Property Law
Serial No.: 10/040,799	:	Department IQ0A/040-3
Filed: 01/07/2002	:	1701 North Street
Title: TRANSACTION METHOD AND SYSTEM	:	Endicott, New York 13760

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Georgia Y. Brundage 3/2/05

Georgia Y. Brundage Date

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER RULE 37 CFR 1.116

Dear Sir:

In response to the Final Office Action of 01/04/2005,
Applicants respectfully request reconsideration of the
outstanding rejections and reexamination of the present
application in light of the following remarks.